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ABSTRACT

This staff development module is part of one of three groups of career guidance modules developed, field-tested, and revised by a six-state consortium coordinated by the American Institutes for Research. This module is designed to assist counselors and other helping professionals in postsecondary school and agency settings to aid adults in planning for retirement. The goal of this module is to help participants: (1) examine their attitudes toward retirement; (2) become aware of major areas of concern in preretirement planning; and (3) identify information resources. The module format consists of an overview, goals, objectives, outline, time schedule, glossary, skill development activities, and bibliography. A Coordinator's Guide is also included with detailed instructions for presenting the module in a workshop setting as well as the facilitator's roles and functions, and the criteria used in assessing the participants' achievement of module objectives. (Author/HLM)

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HELPING PEOPLE WITH PRERETIREMENT PLANNING— AN INTRODUCTION

MODULE 43

U.S. DEPARTMENT OF HEALTH, EDUCATION & WELFARE
NATIONAL INSTITUTE OF EDUCATION

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CG 014219

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Ann Arbor, Michigan

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MODULE GOAL

This module is designed to assist counselors and other helping personnel in postsecondary school and agency settings to aid adults in planning for retirement. It may also be used by counselor educators in preservice preparation programs.

The major emphases of the module are: assisting counselors to examine their own attitudes and feelings towards retirement and planning for retirement; presenting the need and rationale for preretirement planning; promoting awareness of the major areas of concern in preretirement planning; and familiarizing counselors with major sources of information available to them and their clients.

MODULE OBJECTIVES

When you have completed this module you will be able to:

1. Demonstrate a more positive attitude toward and increased knowledge about planning for retirement, as measured by a pre- and postassessment instrument.

2. State three recent societal trends which demonstrate the importance of preretirement planning.

3. List at least three reasons why counseling is an important part of planning for retirement.

4. State at least three issues of possible concern for each of the four areas which a client planning for his/her retirement needs to consider.

5. Name, locate, and describe at least one resource in your community that could provide help in preretirement planning.

MODULE OUTLINE

Approximate Time	*Activity*	*Objective(s)*
30 min.	Introduction; discussion of terms; preretirement counseling inventory and discussion.	1
1 1/4 hrs.	Text on rationale for retirement planning; interview activity and discussion.	1, 2
1 hr.	Text on rationale for preretirement counseling; vignette activity with group discussion.	1, 3
1 1/2 hrs.	Text on major areas of client concern; role play activity; retirement planning checklist.	1, 4
45 min.	Text on resources; Resource Treasure Hunt.	1, 5
20 min.	Summary and personal follow-through activity.	1
30 min.	Postassessment activities and wrap-up.	1

INTRODUCTION

What does "retirement" mean to you? A rocking chair on the porch? Relaxation in the company of playful grandchildren? Old age and physical infirmity? A deserved and welcome rest? Fears of being alone or useless? A time to realize long dreamed-of pleasures? Retirement means different things to different people, and we all have our own ways of dealing with the images this word evokes. Because of the variety of retirement styles and attitudes, we have tried in this module to take a broad view. We define retirement as *the time of life in which work is no longer the major emphasis or interest.* (*Work* in this module is used to mean *full-time paid employment*, since this is the context in which retirement is usually discussed. Other kinds of work such as shopping, cooking, and maintaining a home are viewed as lifelong activities to which the concept of retirement is not applicable.)

The meaning of retirement

Using this definition, it is clear that retirement can occur at almost any age and is really just one stage within a person's life career development. By life career development we mean that individuals *continue to develop throughout their life span as they encounter new roles, settings, and events.* (For further discussion of this concept, see Gysbers & Moore, 1975.)

Conceivably, then, some people will never retire. Work of one sort or another will occupy most of their time, interest, and energy for as long as they live. Some people will reach a certain age and "retire" from one job only to take another,

which again occupies the majority of their time and interest. Such individuals have not retired; they have gone through the process of *mid-life career change*. In accordance with our definition of retirement, then, they are not the target population with which participants in this module will be concerned.

Just as some people will choose to make a mid-life career change, others will prefer to emphasize different priorities, such as family, hobbies, or travel for pleasure. What is important is that each person have the opportunity to *make a choice*, to choose consciously from whatever options are available--and this is where preretirement planning comes in. Preretirement planning (or planning for retirement) includes the following three steps:

The 3 steps of preretirement planning

1. *Deciding when to retire;*
2. *Considering what an "ideal" retirement would be like;*
3. *Planning strategies to integrate the ideal with reality.*

Because this is an area many people prefer not to think about until they are forced to, retirement often comes as an unpleasant surprise. But this need not be the case. As a helping professional, you can develop skills in preretirement counseling and assist people to plan wisely for what can and should be a most satisfying time of life. The process of preretirement counseling includes helping individuals to recognize the need for preretirement planning, and then to accomplish each of the three steps of preretirement planning.

One other concept needs to be considered as we begin this module on preretirement planning--and that is the concept of aging. Aging is a physiological and psychological process which is constantly taking place in all of us, all of the time. Retirement, by contrast, can take place at almost any age. For example, consider someone who is seriously injured at age 20 and never again holds a job; or someone who retires from a military career at age 45 and devotes the rest of life to a hobby. It is important to separate the aging process, which is inevitable for all of us, from the concept of retirement, which is just one of several stages in life career development.

Retirement is <u>not</u> synonymous with aging

As with practically every kind of helping activity, knowing where you stand, knowing clearly your own feelings and attitudes, is an excellent place to begin. Perhaps you, like many people, have not done much thinking about retirement or about preretirement planning. In the next activity you are going to have a chance to respond to some statements that will help to clarify your personal knowledge and feelings about this field. Your facilitator will provide directions.

PRERETIREMENT COUNSELING INVENTORY: PREASSESSMENT

Listed below are ten statements about retirement and preretirement counseling. Please circle the number that corresponds most accurately to your feelings about each statement.

SD = Strongly disagree
D = Disagree
N = Feel neutral about
A = Agree
SA = Strongly agree

	SD	D	N	A	SA
1. I feel that preretirement counseling is worthwhile.	1	2	3	4	5
2. I think I am competent in the area of preretirement counseling.	1	2	3	4	5
3. I am knowledgeable about national resources for preretirement planning.	1	2	3	4	5
4. I am aware of specific local resources in my area which can help people with preretirement planning.	1	2	3	4	5
5. I feel that when and how a person retires is a matter of personal choice.	1	2	3	4	5
6. I think people should begin preretirement planning by the time they are in their 40's.	1	2	3	4	5
7. I look forward to retirement as a time of personal reward and satisfaction.	1	2	3	4	5
8. I have a clear idea of the role counselors can play in preretirement planning.	1	2	3	4	5
9. I am familiar with several current societal trends which are increasing the need for careful preretirement planning.	1	2	3	4	5

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BASIC CONCEPTS REGARDING THE RETIREMENT PERIOD

Retirement means different things to different people

Individuals vary considerably in how they view and respond to retirement. As the time to retire approaches, negative attitudes frequently predominate. For many (males in particular), retirement may be perceived as a time of loss of power and purpose. For others, it may be seen as a time when they are no longer needed or important. Enough individuals, however, possess positive feelings toward themselves and their position to suggest that it is not retirement *per se* which generates negative feelings, but anxiety about how to plan for retirement.

Listed below are some generalizations regarding the retirement period and the necessity for preretirement planning. They are intended to provoke thought about societal changes that will have implications for all of us as we move closer to retirement.

Maintenance of vitality

1. On the whole, individuals maintain a high level of physical, mental, and sexual vitality well into their sixties.

A zone of choice

2. Retirement is increasingly becoming a <u>zone of choice</u> in which individuals have numerous options regarding <u>when</u> and <u>how</u> they will retire.

A graying society

3. We have become a graying society. The number of persons over 65 increases by 350,000 annually. There are now seven times more people over 65 than there were in 1900. And the trend will continue: There will be 1 in 7 persons over 65 by the year 2010.

Preretirement planning is <u>not</u> the norm

4. Systematic planning for retirement is the exception rather than the rule. An attitude of "somehow it will all work out" pervades the thinking of many. Even when helping services for retirement planning are available, relatively few people

take advantage of them. Many see preretirement counseling as lacking in value; as an expression of personal weakness; or, if it is suggested by the administrator, as an indication that they are "on the way out."

Occurrence at any age

5. Retirement may be thought of as a phase of life which may occur at almost any age and under highly variable circumstances. Persons who plan for retirement and move into it gradually appear to derive the greatest satisfaction from it. Some people find it to be the most rewarding time of their lives.

Change in working patterns

6. Working patterns of the future may differ significantly from the present. Greater movement will occur in and out of the labor force as people "stop-out" for extended periods of education and leisure. With projected trends that 15% of the population will be able to provide all necessary goods and services for everyone by the year 2000, many people will never experience occupational life as we presently do.

Increased leisure time

7. People will have increasing amounts of leisure time. Using leisure time for personal growth will become a major challenge, particularly for those without major occupational commitments.

Movement toward early retirement

8. Retirement will take on new meanings as it occurs earlier in life. Many people will spend one-third of their lives in retired status. For them retirement will occur at a time of their own choice, and they will be able to exercise options and pursue activities not possible during their working lives.

9. Increasing mobility, dual careers, changing marriage patterns, and greater involvement of family members in activities

outside the home will change the structure of the family. The "empty nest" experience will cause people to seek new ways of finding support and of expressing and receiving love and caring.

Changing family structure

10. New legislation and societal attitudes regarding retirement will provide more discretion for individuals as to <u>when</u> they retire and <u>what</u> they retire to. Many people will "phase into" retirement over a period of 10 to 20 years.

Changing laws and attitudes

In the next activity you will have a chance to experience first-hand how various people view retirement and what they have done to prepare for it. Your facilitator will give you instructions for the activity.

HOW CAN COUNSELORS HELP?

When you introduce yourself to a stranger, what do you say? If you are like the typical American, once you've given your name, you next describe what you do. "Hi, I'm Mary Smith--I'm a counselor at Central High School." Or, "Hello, there. I'm John Jones, and I teach at the Community College." Perhaps especially in our culture, a person's identity is closely tied to his/her occupation. Very often our work role determines our social status, our relationships with others, and even our sense of self. Therefore, the person who stops working must make major adjustments to a new status in life. This can involve adjusting from work to leisure, from many responsibilities to few responsibilities, from social recreations to individual recreations, from relationships with working colleagues to relationships with personal friends, and from a challenging environment to a comfortable, settled routine (Arnold, et al., 1978).

Stopping work = changed status

Preretirement counseling is of major importance for today's helping professional for the following reasons:

1. *Most people do not systematically plan for their retirement without an external source of motivation. A counselor can provide that motivation.* Even if concern with retirement issues is not the presenting problem, it may emerge that a client's anxieties about the future and/or concern about forthcoming decisions involve questions about the work role, and could be greatly reduced if he/she accepted the idea of retirement and clarified future plans. At an appropriate time, the counselor may introduce this idea.

Help with systematic planning

2. *Failure to plan for retirement can lead to serious problems. By assisting persons to anticipate potential problems, the counselor may help avert them.* For instance, many people assume that interesting, satisfying leisure activities will automatically appear to fill their time after they retire. And sometimes, for a short period of time, this may be true. Because work encompasses such a major portion of life, however, people often experience a vacuum when they stop working. Far too often leisure activities lose their appeal and individuals become bored and frustrated, feeling that life has no purpose. If the counselor can help people to anticipate this problem, s/he can help them to prepare for it realistically in advance and possibly avoid it altogether.

Avoidance of problems

3. *A trained counselor has ready access to more resources than does the average individual.* Counselors who engage in helping people plan for retirement should know what kinds of resources are available nationally and locally and should serve as resource linkers for their clients. Later on in this module you will find lists of preretirement planning resources and suggestions for ways to locate these resources in your geographical area.

Access to helpful resources

4. *Preretirement planning is facilitated when clients possess skills in decision-making, when they participate in small-group interactions, and when they have the opportunity for one-to-one counseling.* Many techniques used by helping professionals for other client concerns can also be effective in preretirement planning. Even clients who already recognize the need for

Opportunity to share concerns

planning can benefit from a systematic approach to problem-solving.

Clearly, then, preretirement counseling is an important service of helping professionals. Often the need may not be apparent at the outset of an interview, but subsequent counseling sessions may reveal to the counselor that making conscious, realistic plans for retirement will benefit the client. It is then the responsibility of the professional to motivate the client in this direction, and to follow through with appropriate resources and planning techniques.

In the next activity you are going to have the opportunity to look in on the lives of some people who are already retired. Although the vignettes are only broad sketches of human experience, you will undoubtedly be able to imagine some of the people's thoughts and feelings and make some pretty accurate judgments of how and why they came to be where they are now.

Some people might protest, "What value will it be for me to read stories about retired people in a preretirement counselor training program?" The purposes are two: (1) to alert you ahead of time to what happens to many people after they retire, and (2) to have you think about why people found themselves in these circumstances and identify ways in which a counselor might have helped them to plan better for their retirement years.

You should respond to each vignette by answering the following questions:

1. What area did the person(s) neglect in planning for retirement?

2. In what ways could a counselor have helped each person or couple?

The focus for this second question is not on specific counselor techniques or approaches. Rather, the purpose is to describe broadly how the counselor might have helped these individuals at an earlier time in life to plan more wisely and thus avoid their present feelings and/or situations. The following example will help to clarify the task:

Example: James felt worthless after he retired from the vice-presidency of the local bank. No longer did people come to him for advice about financial planning; no longer was he a trustee for large accounts; no longer was he consulted on bank policy and procedures.

Person	Area(s) of Neglect	Ways a Counselor Could Have Helped
James	No planning of post-retirement activities Lack of understanding of true meaning of retirement Sense of worth too tied to occupation	Develop plans for retirement activities that contribute to sense of worth Explore self-concept and its relationship to work

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Fred and Joan

They approached their sixties with confidence. Both had worked hard, they had raised a fine family, they were healthy, their marriage was strong, and their savings and pension plans gave promise that their future lives together would truly be the "golden years" referred to in the literature. As they lay in bed on that first Monday morning of retirement listening to the familiar noises of the neighbors starting up their cars, of a new work week beginning, they began to feel very lonely. They held hands tightly, needing and comforting each other, and began to express aloud some of their doubts and fears. Together they spoke of how it wasn't going to be easy to stop the rhythm of a lifetime. What had appeared from afar to be a glorious freedom now seemed to loom as a great emptiness. . . .

Eleanor

Having been a career woman all her life, Eleanor was quite aware of the need to plan carefully for the years when she would no longer have the strength to work. As the time for retirement grew near, she told all of her friends at work how she had bought a little retirement home on a sunny coast that was almost paid for and had even visited it two or three times a year to plant trees and get the garden started. Her friends surprised her with a wonderful going-away party, and she moved happily to her new residence. Within six months she was deeply depressed--she kept wondering what was going on at the office, why her friends had stopped writing and visiting her. Her new associates seemed to have interests far different from her own and the gardening seemed to have lost its appeal.

Dave and Sharon

They both had been supervisors in the factory where they had worked for many years to build a comfortable future. After they retired, Sharon had time to realize her ideas for remodeling the house and kept Dave moving at a fast pace to keep up with her desires and demands. At first he was glad to be busy, but over the months even the sound of her voice became intolerable. He began spending more and more time at the local tavern, sitting for hours drinking beer and sharing his lifetime experiences with the patrons. Soon he began drinking at home as well, and what had been a solid marriage began to disintegrate.

Joel and Martha

Joel and Martha had made careful plans for their retirement. They had contributed monthly to a savings account to provide a nestegg for their later years and, as the savings grew, made several prudent investments. A few years before retirement they used their accumulated savings and investment returns to purchase a condominium in a lovely retirement community which would provide for all of their future living expenses for a low monthly cost. Before long, however, the corporation managing the condominium went bankrupt. In addition to calling for a large additional financial assessment against all members, the corporation advised members that their monthly charges would be doubled. The news was shattering to Joel and Martha. It would take more than their present savings to pay the immediate assessment, and the charges associated with use of the building would practically exhaust their monthly income. What once appeared to be an assured and financially secure future became one fraught with anxiety and uncertainty.

Mrs. Harris

Dr. Harris was a successful physician who prided himself on the fact that he took excellent care of his wife--to the extent that she never had to bother her pretty (now gray) little head about bothersome details, like paying bills or balancing a checkbook, and could spend her time doing good works for the community and playing bridge with her friends. Together they had planned a glorious retirement of travel and pleasurable experiences with their longtime friends. When he died suddenly, Mrs. Harris was in shock.

Florence

During her working years Florence took solace in the knowledge that her company retirement plan, plus social security benefits, would cover what she believed to be all of her potential retirement needs. When she was 48, she discovered a suspicious lump in her body; her worst fears were realized when she learned that the tumor was malignant and that she would need an operation. To her dismay she found that her retirement plan did not provide medical benefits or disability payments and that her health insurance would cease when she stopped working. Within a few years she underwent several more operations that used up her medicare benefits and caused her to be unable to work. She is now finding that her monthly pension and social security payments will not meet her medical costs.

Catherine

Catherine's husband provided well for her, realizing that since he was ten years older than she, he would surely be the first to go. She decided she certainly wasn't going to make the mistake of acting impulsively and, after she was alone, stayed on in the wonderful big old house where they had had such happy years together. Things became increasingly difficult for her. She began to realize how many household tasks there were to do that she was physically unable to handle--mowing the lawn, putting on and taking off the storm windows, bringing in wood for the fire, keeping all the rooms clean. After a particularly severe winter, the house needed a new roof and the paint was flaking off in several places. Soon the place began to look shabby, and she really didn't know what to do about it.

Kevin

As they started on their world retirement cruise, Kevin's wife Jane had a heart attack and they had to return home. Two months later she died and Kevin was left alone. Son John and his wife invited their father to come and stay in their upstairs apartment in a neighboring state. Kevin agreed and the decision appeared to be a good one. As the months wore on and Kevin spent more and more time downstairs, he could sense that his presence was not really wanted and that his comfortable old pipe was a nuisance to John's wife. He retreated unhappily to his own quarters and soon wished he had never moved away from his old community.

Doug and Carolyn

Together they had worked throughout their marriage in their own business, started by Doug and developed by both of them from nothing into a real success. In their middle 50's they sold the business for a handsome sum, bought a trailer, and traveled for a year with some close friends who had also decided to retire early. As their funds dwindled, they settled into a new area and began working again. But adventure beckoned, and soon they were off again on another year's trip. Now in their 60's, they are feeling extremely anxious about the future because they have no retirement pensions and no health insurance.

ACTIVITY--HOW CAN COUNSELORS HELP?

Person or Couple	Area(s) of Neglect	Ways a Counselor Could Have Helped
Fred and Joan		
Eleanor		
Dave and Sharon		
Joel and Martha		

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Person or Couple	Area(s) of Neglect	Ways a Counselor Could Have Helped
Mrs. Harris		
Florence		
Catherine		
Kevin		
Doug and Carolyn		

MAJOR AREAS OF CLIENT CONCERN

As we discussed earlier, each of us views retirement a little differently. Even so, however, it is possible to group the most commonly expressed concerns into a few major areas. As a counselor, you can help clients to plan better for retirement by making sure they deal seriously with each of these areas. In this section of the module we suggest four major areas which clients need to consider in their preretirement planning. Following this are some activities which will help you, as a counselor, to explore each area in depth and to zero in on very specific issues that will be of concern to preretirees.

Four major areas of client concern

Finance. Perhaps the biggest single area of concern to people facing retirement, financial planning involves such items as income, housing, and medical care. As a counselor, you are not expected to be a financial wizard. But you can be aware that more and more companies are developing programs or hiring specialized personnel to help employees deal with these problems. You should be knowledgeable about investment firms that offer seminars on financial planning. You can also be helpful by keeping a list of good local resources that can assist clients to make sound financial decisions.

Finance

Health. Health is a second major area of concern. Far too often, people tend to attribute either physical well-being or ill health to forces outside their control. They don't recognize that their "good fortune" in staying healthy is at least partly due to a sensible diet and exercise program. They don't want to admit that sitting in a soft chair every day for 20 years is a cause of

Health

their sudden back trouble. Counselors can make an important contribution by helping clients realize that if they begin now to cultivate good physical health, they will probably enjoy the rewards for years to come.

Social relations. Preretirees need to do some thinking about their human relationships--with friends, with parents, with spouse, with children. What are the relationships like now? How might they change after retirement? What is the pattern of friendships outside the family? Many people are not aware that their social activities are largely work-related; when they retire from their jobs, they lose these contacts and suddenly feel alone and bereft. Persons who are conscious of this situation, however, can be ready to take the initiative in seeing former work or business friends in a purely social context. Or they can find other sources, such as a club or church group, for developing new friendship patterns.

Social relations

Use of time. How a person uses free time is closely related to his/her self-image. A common stereotype of the retiree is the person who is "all washed up," who has outlived his/her usefulness and has no further contribution to make. People who indulge in this stereotype of themselves are likely to struggle vainly to recapture youth, to compete with younger people, instead of moving into a new phase of life with confidence and grace. Many people express the desire to "feel useful," to continue some kind of work, and the solution here is simple. Any one can feel useful by being useful. You as counselor can play a significant role in helping such clients to find work, either paid or volunteer,

Use of time

which is satisfying to them and genuinely helpful to others.

Retirees who do not want or need to work still need to consider how they are going to spend their time. When the routine pattern imposed by employment suddenly disappears, even the most absorbing hobby or leisure activity may not fill the gap. Well before the time of retirement clients need to begin thinking and planning seriously for postretirement activities that will bring reward and satisfaction. Possibly they can begin now to develop long-neglected interests; or perhaps they can schedule activities similar to those they are now doing in a pattern that is appropriate for nonwork years.

Finance, health, social relations, and *use of time* are four areas to which anyone planning for retirement must give attention. Offering an extensive plan for solving problems in each area is not within the scope of this module. But you do need to become familiar with some specific issues which fall within each area. Your facilitator will give you directions for activities to help you do this.

Area 1: FINANCES

Possible sources of concern:

income

housing

Directions: Your first task is to develop a number of possible concerns that fall within this broad area of planning. List as many as you can think of.

Then develop a skit in which some or all members of your group dramatize for the other groups some of the major financial concerns with which the preretirement counselor may have to deal.

Here are a few suggestions: Role play a counseling interview to help the counselor surface important areas; present a skit showing "before" and "after" counseling takes place; reenact a meeting of soon-to-be-retirees in a large company. Use your imagination!

Area 2: HEALTH

Possible sources of concern:

diet

physical fitness

Directions: Your first task is to develop a number of possible concerns that fall within this broad area of planning. List as many as you can think of.

Then develop a skit in which some or all members of your group dramatize for the other groups some of the major health concerns with which the preretirement counselor may have to deal.

A few suggestions are: Role play a counseling interview to help the counselor surface important areas; present a skit showing "before" and "after" counseling takes place; reenact a meeting of soon-to-be-retirees in a large company. Use your imagination!

Area 3: SOCIAL RELATIONS

Possible sources of concern:

spouse

neighbors

Directions: Your first task is to develop a number of possible concerns that fall within this broad area of planning. List as many as you can think of.

Then develop a skit in which some or all members of your group dramatize for the other groups some of the major social concerns with which the preretirement counselor may have to deal.

A few suggestions are: Role play a counseling interview to help the counselor surface important areas; present a skit showing "before" and "after" counseling takes place; reenact a meeting of soon-to-be-retirees in a large company. Use your imagination!

Area 4: USE OF TIME

Possible sources of concern:

- hobbies
- loneliness

Directions: Your first task is to develop a number of possible concerns that fall within this broad area of planning. List as many as you can think of.

Then develop a skit in which some or all members of your group dramatize for the other groups some of the major concerns related to use of time with which the preretirement counselor may have to deal.

A few suggestions are: Role play a counseling interview to help the counselor surface important areas; present a skit showing "before" and "after" counseling takes place; reenact a meeting of soon-to-be-retirees in a large company. Use your imagination!

PERSONAL CHECKLIST FOR PRERETIREMENT PLANNING

Listed below are specific questions having to do with the four major areas of concern discussed in this module. Place a check beside those things you have done in anticipation of the time you will retire. The items not checked will suggest areas to which you should probably give some attention.

A. Finance

_____ 1. I've found out how much it costs me to live now.

_____ 2. I have a good idea of how much it will cost me to live after I retire.

_____ 3. I know what my income will be after I retire.

_____ 4. I've determined which of my living expenses are likely to be less after I retire, and which are likely to be more.

_____ 5. I'm paying up my big bills so that they will be out of the way by the time I retire.

_____ 6. I've tried living on the amount of money I'll get after I retire to see how things will work out.

_____ 7. I've reviewed my insurance policies to see whether they meet my present and future needs.

_____ 8. I've found out what I need to do to have some health insurance after I retire.

_____ 9. I've talked with the Social Security people to find out what I should do before I retire in order to get my Social Security.

_____ 10. I have made a will.

B. Health

_____ 1. I get a general physical examination at least once a year whether or not I feel sick.

_____ 2. I'm watching what I eat in order to keep my weight down.

_____ 3. I get some exercise every day such as a brisk walk or working in my garden.

_____ 4. I see to it that I get enough rest every day.

_____ 5. I've found out what kinds of foods I should eat every day to keep healthy.

_____ 6. I have my blood pressure checked periodically.

---

*Adapted from the "Retirement Readiness Checklist" developed by Woodrow W. Hunter, Institute of Gerontology, The University of Michigan. Used with permission.

B. Health (continued)

_____ 7. I check with my doctor if I have unusual pain or other symptoms.

_____ 8. I take my physical limitations into account and try to live within them.

_____ 9. I've checked over my home and corrected things that might make me fall or have some other kind of accident.

_____ 10. I've had my eyes examined by a doctor during the past year.

C. Social Relationships

_____ 1. I've made some new friends during the past year.

_____ 2. I'm making the effort to spend time with other people--at my church, at a synagogue, at a club, or at the homes of my friends.

_____ 3. I've visited a club or activity center for retired people to see what the club and the people are like.

_____ 4. I take an interest in people who are younger than myself.

_____ 5. I invite people to come to my home or attend social events with me, and I accept invitations from others.

If you are married, respond to these statements:

_____ 6. I am keeping in touch with my children or relatives by visiting or writing letters.

_____ 7. I let my children or relatives run their own affairs.

_____ 8. We make it possible for our children or relatives to get together for special occasions.

_____ 9. My spouse and I have made our retirement plans together.

_____ 10. My spouse and I have made some friends in common.

If you are not married, respond to these statements:

_____ 6. I am keeping in touch with my relatives or close friends by visiting or writing letters.

_____ 7. I let my relatives or close friends run their own affairs.

_____ 8. I make it possible for my relatives or close friends to get together for special occasions.

_____ 9. I've discussed my plans for retirement with my relatives or a close friend.

_____ 10. I've made a few friends who are close enough to me to take the place of a family of my own.

D. Use of Time

_____ 1. I've talked with some retired people to see how they spend their time.

_____ 2. I've thought about some specific activities I can do after I retire which will make me feel useful even though I will not be working.

_____ 3. I'm doing some reading or taking part in an educational program to learn something new.

_____ 4. I'm learning a new hobby which I will enjoy doing after I retire.

_____ 5. I'm keeping up with events so that I shall not come to be regarded as a "has-been."

_____ 6. My spouse (or close friends) and I have talked about things we can enjoy doing together in retirement.

_____ 7. I have investigated possible volunteer activities I might enjoy doing after I retire.

_____ 8. I have made some plans for what I will do immediately after I retire.

_____ 9. I have thought how I can modify or adapt my present hobbies to suit retired status.

_____ 10. I have investigated the possibility of part-time paid employment after I retire.

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We have examined a number of issues which can emerge in pre-retirement counseling, and perhaps you are beginning to think of ways you can help clients find solutions to problems like these. In the following section we will discuss appropriate resources which can make this task easier for you.

RESOURCES

We stated earlier that counselors have access to more resources than does the average person. However, since preretirement planning may be a new field for your own counseling involvement, you may possess relatively few resources in this area. To help you get started in developing your own library, we have identified for you some resources relating to possible client concerns. They are grouped into the following areas:

Books: general resources on preretirement, as well as specific publications dealing with physical health, finances, and social relations.

Business-related organizations: civic groups and other community resources.

Government agencies: local, state, regional, and national agencies offering services for present and future retirees.

Journals: current periodicals devoted to research and programs on aging and retirement.

National Associations: membership groups which provide information on all aspects of preretirement.

Universities: a few examples of schools which are active in professional training and research in the field of gerontology.

Volunteer organizations: Federally funded programs which help retirees continue to utilize their skills or develop new ones.

This list focuses on national resources. But it is important for you as a counselor to find specific names and addresses of

local contact persons who represent these national organizations. Take a few moments to review the listings in each category. Are you familiar with these resources? What local person or agency mignt you call for more information? After you examine the list, your facilitator will provide you with instructions for an activity which will help you find answers to these questions.

Knowledge of local resources an imperative

General Resources on Aging

AARP & NRTA. Planning for preretirement: A bibliography of retirement planning literature. 1909 K St. N.W., Washington, D.C. 20049.

Arnold S., et al. Ready or not: A handbook for retirement. New York: Manpower Ed. Institute, 1978.

Chew, P. The inner world of the middle aged man. New York: Macmillan Publishing Co., 1976.

de Beauvoir, S. The coming of age. New York: B. P. Putnam's Sons, 1972.

Levinson, D. J., et al. The seasons of a man's life. New York: Alfred A. Knopf, 1978.

Neugarten, B. (Ed.). Middle age and aging. Chicago: University of Chicago Press, 1968.

Sheehy, G. Passages: Predictable crises of adult life. Des Plaines, IL: Bantam Books, Inc., 1974.

Physical Health

Long, J. W. The essential guide to prescription drugs: What you need to know for safe drug use. New York: Harper & Row, 1977.

Sehnert, K. W., & Eisenberg, H. How to be your own doctor--sometimes. New York: Grosset & Dunlap, 1975.

Finances

Norback, C., et al. The older American's handbook. New York: Van Nostrand Reinhold Co., 1977.

Porter, S. Sylvia Porter's money book: How to earn it, spend it, save it, invest it, borrow it, and use it to better your life. New York: Doubleday & Company, 1975.

Rosefsky, R. Rosefsky's guide to financial security for the mature family. Chicago: Follett Publishing Co., 1977.

Emotional/Psychological/Social

Bolles, R. N. The three boxes of life. Berkeley, CA: Ten Speed Press, 1978.

Butler, R. N. Why survive? Being old in America. New York: Harper & Row, 1975.

Edwards, P. B. Leisure counseling techniques. Los Angeles: University Publisher, 1975.

Kleyman, P. Senior power: Growing old rebelliously. San Francisco: Glide Publications, 1975.

BUSINESS-RELATED ORGANIZATIONS

Chamber of Commerce

Kiwanis Club, Rotary Club, etc.

Local industries with preretirement planning programs

Investment/brokerage firms offering financial planning seminars

GOVERNMENT AGENCIES

Administration On Aging (AOA)
330 Independence, S.W.
Washington, D.C. 20201

Social Security Administration
6401 Security Blvd.
Baltimore, MD 21235

Veterans Administration
810 Vermont, N.W.
Washington, D.C. 20420

National Institute of Aging
9000 Rockville Pike
Bethesda, MD 20014

Local/State/Regional/National:

Councils on Aging
Department of Social Services
Department of Welfare

JOURNALS

Aging International:	International Federation of Aging 1909 K St., N.W., Room 512 Washington, D.C. 20049
Aging:	Superintendent of Documents GPO Washington, D.C. 20402 (published by Administration on Aging--HEW)
Modern Maturity:	AARP 215 Long Beach Blvd. Long Beach, CA 90801
AARP News Bulletin:	AARP 215 Long Beach Blvd. Long Beach, CA 90801
Educational Gerontology:	Hemisphere Publishing Company 1025 Vermont, N.W. Washington, D.C. 20005
Journal of Gerontology:	Gerontological Society 1835 K St., N.W. Washington, D.C. 20006
Perspective on Aging:	National Council on the Aging 1828 L St., N.W. Washington, D.C. 20036
The Gerontologist:	Gerontological Society 1835 K St., N.W. Washington, D.C. 20006
Industrial Gerontology:	National Council on the Aging 1828 L St., N.W. Washington, D.C. 20006

NATIONAL ASSOCIATIONS

American Association of Retired Persons (AARP)
1909 K St., N.W.
Washington, D.C. 20049

Action for Independent Maturity (AIM), division of AARP
1909 K St., N.W.
Washington, D.C. 20049

International Federation on Aging
1909 K St., N.W., Room 512
Washington, D.C. 20049

Manpower Education Institute (MEI)
127 E. 35th
New York, NY 10016

Gerontological Society
1835 K St., N.W.
Washington, D.C. 20006

National Institute on Minority Aging
349 Cedar
San Diego, CA 92101

National Council on the Aging (NCOA)
1828 L St., N.W.
Washington, D.C. 20036

American Geriatrics Society
10 Columbus Circle
New York, NY 10019

National Retired Teachers Association (NRTA)
1909 K St., N.W.
Washington, D.C. 20006

Gray Panthers
3700 Chestnut
Philadelphia, PA 19118

UNIVERSITIES

Center for the Study of Aging and Human Development
Duke University
Box 3003
Durham, NC 27710

Center for Studies in Aging
North Texas State University
Box 13438, NT Station
Denton, TX 76203

Andrus Gerontology Center
University of Southern California
Los Angeles, CA 90007

Retirement Studies Division
Industrial Relations Center
University of Chicago
Chicago, IL 60680

Institute of Gerontology
University of Michigan/Wayne State University
520 E. Liberty
Ann Arbor, MI 48104

Scripps Foundation Gerontology Center
Miami University
Oxford, OH 45056

Program in Gerontology
University of Rhode Island
Kingston, RI 02881

VOLUNTEER ORGANIZATIONS

SCORE (Service Corps of Retired Executives)

Foster Grandparent Program

RSVP (Retired Senior Volunteer Program)

Coordinator for all of the above: ACTION
806 Connecticut, N.W.
Washington, D.C. 20525

RESOURCE TREASURE HUNT WORKSHEET

	Name of Resource	Description	Address or Location	Contact Person
1. Books				
2. Business-related organizations				
3. Government agencies				
4. Journals				
5. National associations				
6. Educationally-related organizations				
7. Volunteer organizations				

SUMMARY

This module has offered you background information about how to help people plan wisely for retirement. We have attempted to demonstrate why preretirement planning is important, and why counseling is an important component of such planning. You have had a chance to examine some current societal trends, to gain first-hand information about people's attitudes toward retirement, and to consider some major areas of client concern. Now it's time to bring it all together. How will you, personally, respond to what you have learned?

Using what you have learned

Use the following form to develop some "follow-through" activities that you can carry out when you return to your work setting. We have made some suggestions, but we hope you will add your own ideas.

POSTASSESSMENTS

PERSONAL FOLLOW-THROUGH ACTIVITIES

1. Do you want to become more familiar with specific local resources in your area? If so, list the steps you will take, people you will call, addresses you will locate, etc.

2. Do you feel the need for further training in preretirement counseling? How will you pursue this interest?

3. Might any of the information presented be of use to you with a present client? If so, describe how you will use it.

4. What other actions will you take as a result of experiencing this module?

PRERETIREMENT COUNSELING INVENTORY: POSTASSESSMENT

Listed below are ten statements about retirement and preretirement counseling. Please circle the number that corresponds most accurately to your feelings about each statement.

SD = Strongly disagree
D = Disagree
N = Feel neutral about
A = Agree
SA = Strongly agree

	SD	D	N	A	SA
1. I feel that preretirement counseling is worthwhile.	1	2	3	4	5
2. I think I am competent in the area of preretirement counseling.	1	2	3	4	5
3. I am knowledgeable about national resources for preretirement planning.	1	2	3	4	5
4. I am aware of specific local resources in my area which can help people with preretirement planning.	1	2	3	4	5
5. I feel that when and how a person retires is a matter of personal choice.	1	2	3	4	5
6. I think people should begin preretirement planning by the time they are in their 40's.	1	2	3	4	5
7. I look forward to retirement as a time of personal reward and satisfaction.	1	2	3	4	5
8. I have a clear idea of the role counselors can play in preretirement planning.	1	2	3	4	5
9. I am familiar with several current societal trends which are increasing the need for careful preretirement planning.	1	2	3	4	5

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MODULE POSTASSESSMENT

1. State three recent societal trends which demonstrate the importance of preretirement planning.

   a. _____

   _____

   b. _____

   _____

   c. _____

   _____

2. List at least three reasons why counseling is an important part of planning for retirement.

   a. _____

   _____

   b. _____

   _____

   c. _____

   _____

3. State at least three issues of possible concern for each of the four areas which a client planning for his/her retirement needs to consider.

   a. Finances _____

   _____

   _____

   b. Health _____

   _____

   _____

   c. Social Relations _____

   _____

   _____

   d. Use of Time _____

   _____

   _____

4. Name, locate, and describe at least one resource in your community that could provide help in preretirement planning.

   _____

GLOSSARY

Aging:	a lifelong physiological and psychological process which begins from the moment of birth.
Counselors:	caseworkers, social workers, agency counselors, personnel representatives, or any helping professionals who engage in preretirement counseling.
Life career development:	an individual's total development over his/her life span through the integration of roles, settings, and events.
Mid-life career change:	a career change in which the individual gives up one job, but takes another which continues to occupy the majority of his/her time and interest.
Preretirement counseling:	the process of helping an individual recognize the need for preretirement planning, and then make decisions and plan strategies for accomplishing each of the three steps of preretirement planning.
Preretirement planning:	a three-step process: (1) deciding when to retire; (2) considering what an "ideal" retirement would be like; and (3) planning strategies to integrate the ideal with reality.
Retirement:	the time of life in which work is no longer a major emphasis or interest.
Stopping-out:	voluntarily leaving school to pursue personal interests such as travel or work; more liberally interpreted as stopping any major endeavor, such as work, to pursue personal interests.
Work:	full-time paid employment, as distinct from housework, home maintenance, and other duties performed within the family setting.

REFERENCES

Arnold, S., Brock, J., Ledford, L., & Richards, H. Ready or not: A handbook for retirement. New York: Manpower Education Institute, 1978.

Benjamin, L. Counseling for preretirement. Ann Arbor, MI: ERIC/CAPS, 1978.

Gysbers, N. C., & Moore, E. J. Beyond career development--life career development. Personnel and Guidance Journal, 1975, 53(9).

Hunter, W. W. Retirement readiness checklist. Ann Arbor, MI: The Institute of Gerontology, The University of Michigan, undated.

COORDINATOR'S GUIDE

HELPING PEOPLE WITH PRERETIREMENT PLANNING— AN INTRODUCTION

NOTES FOR THE FACILITATOR

Your role is crucial to the success of the workshop. You are responsible for setting the tone at the very beginning, keeping things moving at an appropriate pace, sensing when participants are ready for a break, adapting materials or times to participants' needs, providing transtition between activities, leading discussions, and answering questions that may arise about content or processes. The key to a successful workshop is preparation. You need to be totally familiar with the content, the materials, and the flow of the activities in the module. Your confidence and serenity will communicate to participants and give them a sense of security--a feeling that you know what you're doing and they're in good hands.

The following are a few suggestions that may be of help to you as you plan for this workshop.

Before the Workshop

1. Study the module and this Guide thoroughly. Note how sessions fit together and build on each other. Read the content of each session in the module itself. Become familiar with the main points.

2. This workshop should be held in a location where participants will be able to find interviewees for the activity associated with the section on *Basic Concepts Regarding the Retirement Period*. Such individuals can be secretaries, custodians, professional persons, or anyone that participants wish to interview.

3. Prepare any materials needed ahead of time. Each portion of this Guide has a section describing what will be needed in that session. Following is a list of all of the materials needed for this module.

Materials

	No. of copies for each participant
Preretirement Counseling Inventory: Preassessment, p. 7	1
Scoring Sheet for Preretirement Counseling Inventory, p. 55	variable 1 for every 4 participants
Interview Questions, p. 58	1
How Can Counselors Help?, pp. 19-20	1
Area 1, 2, 3, 4 worksheets, pp. 24-27	variable see Materials, p. 62
Retirement Readiness Checklist, pp. 28-30	1
Resource Treasure Hunt Worksheet, p. 40	1
Personal Follow-Through Activities, p. 42	1
Preretirement Counseling Inventory: Postassessment, p. 43	1
Module Postassessment, p. 44	1

4. You may decide to use name tags, registration forms, etc. Decide how these will be handled.

5. Have plenty of blank paper, newsprint, felt pens, an easel, a blackboard, chalk and eraser, and a module copy for each participant.

6. Check the room arrangement. Tables with four or five chairs at each would be best. People will need room for their materials. There should be enough space between tables for groups to work together without bothering or being bothered by others.

7. Check with the hosts on the heat or air-conditioning and the lighting.

8. Meet with other members of the facilitation team to clarify who is responsible for what, and make final plans for running the workshop.

9. Decide how to handle the coffee breaks, lunch, etc.

At the Workshop

1. Arrive ahead of the scheduled time to begin. Organize your materials, check the room arrangement, see about ash trays, check the lights and temperature, make any last minute adjustments that may be needed. And allow some time to compose yourself before participants arrive.

2. Greet early participants as they arrive. This may become impossible when the group becomes larger, but it begins the setting of a friendly and informal tone.

3. Start on time if at all possible, and stick to the schedule.

4. Keep the tone light and informal, but business-like. You will want to convey a sense of relaxation and warmth, along with the feeling that the work to be done is serious and highly important to them and to their clients.

5. Maintain a feeling of urgency, but not a hassled kind of pressure. Keep things moving so that participants will be alert and motivated.

6. Be enthusiastic. Your excitement will set a model for others.

7. In discussions, honor the contributions of each participant. Try to make each person feel important to the group.

8. Do some process checking from time to time. Ask how things are going, keep participants aware of time limits, warn them ahead of time, etc.

9. Have fun. Relax. Enjoy. Trust the group. You're helping them to do what they want to do and need to do.

GETTING STARTED

Time: 5 minutes

Instructions: Welcome the participants to the workshop.

Introduce yourself and your facilitation team members to the group. Tell something of your background and describe your role in the workshop.

Answer any questions that may arise. Now move into the warm-up activity.

INTRODUCTION and *PRERETIREMENT COUNSELING INVENTORY*

Purpose: To introduce participants to the module, familiarize them with basic terminology, and make them aware of their own attitudes toward retirement and the need for preretirement planning.

Time: 25 minutes

Materials: Duplicate one copy of the *Preretirement Counseling Inventory: Preassessment* form for each participant, p. 7. Duplicate enough copies of the Scoring Sheet, p. 55, to include on it the names of all participants.

Instructions:

1. Have participants read the goal statement and objectives of the module.
2. Explain that this is an introductory module designed to give them a broad orientation to the field of preretirement planning and that the module does not deal with specific counseling techniques.
3. Go over the outline of the module and answer any questions that may arise.
4. Ask participants to read the Introduction and discuss it briefly, emphasizing the fact that retirement is not synonymous with aging.
5. Refer participants to the Glossary if they wish to refresh their memories on the terms explained in the text.
6. Emphasize to participants that their own feelings about retirement and preretirement counseling are of major importance in helping clients. Hand out the *Preretirement Counseling Inventory* and go over the directions. Ask participants to circle the point on the scale that most accurately represents their own position for that item, stressing the fact that there are no wrong answers. Tell them they will have the opportunity to take the *Inventory* again at the end of the module and compare their scores.

7. After participants have completed the *Inventories*, collect them for scoring later by you. The scoring is explained on pp. 66-67 of this Guide. For the time being, record the name of each participant and the number value of each letter circled for the ten items in the "Pretest" column of the Scoring Sheet, which follows the Key in this Guide.

PRERETIREMENT COUNSELING INVENTORY: PREASSESSMENT

Key

		SD	D	N	A	SA
1.	I feel that preretirement counseling is worthwhile.	1	2	3	4	(5)
2.	I think I am competent in the area of preretirement counseling.	1	2	3	4	(5)
3.	I am knowledgeable about national resources for preretirement planning.	1	2	3	4	(5)
4.	I am aware of specific local resources in my area which can help people with preretirement planning.	1	2	3	4	(5)
5.	I feel that when and how a person retires is a matter of personal choice.	1	2	3	4	(5)
6.	I think people should begin preretirement planning by the time they are in their 40's.	1	2	3	4	(5)
7.	I can name four major areas of possible concern for retirees.	1	2	3	4	(5)
8.	I look forward to retirement as a time of personal reward and satisfaction.	1	2	3	4	(5)
9.	I have a clear idea of the role counselors can play in preretirement planning.	1	2	3	4	(5)
10.	I am familiar with several current societal trends which are increasing the need for careful preretirement planning.	1	2	3	4	(5)

SCORING SHEET for *PRERETIREMENT COUNSELING INVENTORY*

Name of Participant	Item No.'s	Pretest Scores	Posttest Scores	+	-	No. of Items +	No. of Items -	No. of Items Same
	1							
	2							
	3							
	4							
	5							
	6							
	7							
	8							
	9							
	10							
	1							
	2							
	3							
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	4							
	5							
	6							
	7							
	8							
	9							
	10							

BASIC CONCEPTS REGARDING THE RETIREMENT PERIOD

Purpose: To make participants aware of societal trends that are having impact on retirement and underwrite the need for preretirement planning; to have participants collect live data on how individuals respond to preretirement planning.

Time: 1-1/4 hours

Materials: Duplicate one copy of the *Interview Questions* for each participant, p. 58.

Instructions:

1. Have the participants form groups of 3-4 people.
2. Ask participants to read the entire text on *Basic Concepts Regarding the Retirement Period.*
3. Assign a certain number of concepts to each group for discussion, the number depending upon the number of groups. The fewer groups there are, the more concepts each will have to discuss.
4. Ask each group to focus their discussion on the meaning of the concept in regard to preretirement planning.
5. Allow 15-20 minutes for discussion.
6. At the conclusion of the discussion, you may wish to ask for feedback from each group to the total group, encouraging others to add their own ideas and insights to those that the group developed.
7. Now tell participants that they are going to have a chance to obtain some first-hand information from real people about their own preretirement planning.
8. Distribute the *Interview Questions* forms.
9. Tell participants they are to leave the workshop setting and, using the questions, interview anyone they wish about that person's feelings and plans in regard to retirement.
10. Tell them to return in 20 minutes.
11. After they are all back, have them share either in small groups or as a total group what they found out.

12. See if the group can develop some common generalizations about what they have learned through the interview activity.

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INTERVIEW QUESTIONS

1. May I ask into what age range you fall? (20-30, 30-40, 40-50, 50-60, over 60)

2. When do you plan or expect to retire?

3. How do you think most people feel about retirement?

4. How do you feel about your own retirement?

5. Have you thought about what you will do when you retire?

6. Have you taken any steps to plan for your own retirement? If so, what?

7. Do you think you could use some professional help in planning for retirement?

HOW CAN COUNSELORS HELP?

Purpose: To help participants clarify reasons why preretirement counseling is important, and identify from a series of vignettes of retired people ways in which counselors might have provided needed assistance.

Time: 1 hour

Materials: Duplicate one copy of the activity worksheet on pp. 19-20 for each participant.

Instructions:

1. Have participants form groups of four.
2. Ask everyone first to read each vignette individually and on the form provided answer the two basic questions given in the text.
3. Then have participants discuss and compare responses in their groups.
4. In the large group discussion to follow, focus on <u>reasons</u> why preretirement counseling is important and <u>areas</u> in which counselors can provide information helpful to preretirees.
5. Following this page is a completed worksheet containing suggested responses for each category.

ACTIVITY--HOW CAN COUNSELORS HELP?

Person or Couple	Area(s) of Neglect	Ways a Counselor Could Have Helped
Fred and Joan	No planning for leisure time activities No attempt to try out retirement on a limited basis No planning of transition activities to bridge the gap	Develop plans for retirement activities that reflected their values and interests Explore possible part-time employment opportunities Experiment with periods of nonworking prior to retirement
Eleanor	Lack of understanding of the importance of present relationships No attempt to develop new friendships	Help to identify clubs, groups with similar interests in the new location Help to explore the implications of moving to a new location in regard to friends, etc.
Dave and Sharon	Lack of communication between D and S regarding the meaning of retirement Lack of planning for mutually rewarding retirement activities	Assist communication process between D and S Help them to find rewarding outlets for their unique needs and interests
Joel and Martha	Lack of substantive financial planning No in-depth exploration of alternatives for housing, as well as condominium management	Refer them to a financial advisor Assist them to explore other kinds of retirement housing

Person or Couple	Area(s) of Neglect	Ways a Counselor Could Have Helped
Mrs. Harris	Lack of planning in most aspects No training or skill in managing financial affairs No planning for alteration in present situation	Help the couple deal with the reality of death of a spouse Encourage Mrs. Harris to learn household and financial management
Florence	Lack of comprehensive review of financial needs and situation Failure to explore fully the company retirement benefits Failure to investigate health insurance after employment ceased	Help to identify and obtain services of expert financial advisor Help to realize need for arranging for lifelong health insurance
Catherine	Failure to consider the demands of an older home Failure to explore alternative living arrangements Failure to do major repairs before retirement	Encourage exploration of alternative living arrangements Encourage imaging of demands of living for a widow Emphasize need to make major financial outlays during preretirement years
Kevin	Failure to consider housing alternatives Failure to plan retirement activities Unrealistic expectations for living with relatives	Consider alternatives for housing Plan for possibility of living without spouse Develop plans for living part-time only with son's family
Doug and Carolyn	Lack of sound financial planning Failure to save money for future Failure to consider retirement needs and wants	Identify and obtain services of expert financial advisor Help them to be more mature in thinking and planning for the future Help them anticipate retirement needs and wants

MAJOR AREAS OF CLIENT CONCERN

Purpose: To familiarize participants with four major areas of possible concern to clients planning for retirement, and have them develop specific issues of concern within each area; to have participants complete a personal preretirement checklist to alert them to specific areas which they may have neglected in their own planning as well as ones about which clients should be concerned.

Time: 1-1/2 hours

Materials: Duplicate enough of the *Area 1, 2, 3, and 4* worksheets so that each group has copies of <u>one</u> of the forms for each group member. Duplicate one copy of the *Retirement Readiness Checklist* for each participant.

Instructions:

1. Have participants read the text on *Major Areas of Client Concern*. Discuss briefly if desired.
2. Divide participants into groups of 4-6, making sure that there are at least four groups. Give each group a worksheet for a different area. If there are more than four groups, some will receive worksheets for the same area.
3. Explain that first each group is to work together to list as many concerns as possible that would fall into their area. Allow about 10-15 minutes for the activity.
4. Then ask each group to develop a skit or role play as described on the bottom of the worksheet to present to the total group. They should use no more than about 10 minutes to plan their skit, and the actual presentation should last about 5 minutes.
5. Then have each group perform the skit for the total group, encouraging discussion after each performance. Be sure to record the issues that participants develop on newsprint or chalkboard so that participants become familiar with areas other than their own. Leave these up during the workshop day and refer to them in future sessions as it becomes appropriate.

6. Next, tell participants that another good way to become familiar with potential sources of concern is to examine their own retirement readiness. Give each person a copy of the *Retirement Readiness Checklist.*
7. Explain that the checklist contains items which should be considered before a person retires. Each item marked "Needs Attention" is one he/she--or anyone considering retirement--needs to begin planning for.
8. Have participants complete the checklists individually.
9. After they have finished, ask them to discuss their responses in their groups. Allow about 10-15 minutes for discussion.
10. Then bring the groups together again and briefly discuss any reactions people wish to share.

RESOURCE TREASURE HUNT

Purpose: To make participants aware of a wide variety of resources on various aspects of preretirement planning; to enable them to name, locate, and describe at least one local community resource that could provide help in preretirement planning.

Time: 45 minutes

Materials: Make sure participants have access to telephones, telephone directories, and any other resources you can provide which might be helpful in this activity. Have on hand a chalkboard or large writing tablet and marker. Have plain scratch paper available for participants to use if they need it.

Instructions:

1. Have participants form groups of 3-4 people.
2. Have participants read the text on *Resources*.
3. Explain that each group's task is to find local names, addresses, phone numbers, or sources for as many resources as possible. They should try to locate at least one local resource in each of the seven resource categories.
4. Ask them to try to provide a brief description of the contents and/or services for each resource they find.
5. Encourage them to include people or other resources with which they are familiar that are not on the list.
6. Have them record the information on the form on p. 40.
7. Allow 20 minutes for the Treasure Hunt.
8. Bring the group together for discussion and sharing of resources. List all resources on the chalkboard or tablet.
9. If desired, the information may be recorded on dittos or quickly duplicated and handed out immediately to participants.

Note: You may structure this activity as a team competition, with the group finding the most resources being declared the winner. Or you may conduct it simply as a sharing activity.

SUMMARY and *PERSONAL FOLLOW-THROUGH ACTIVITIES*

Purpose: To summarize the module content briefly; to have participants be quite specific about pursuing their interests in this field by describing actions they will take to increase their knowledge and skills.

Time: 20 minutes

Materials: Duplicate one *Personal Follow-Through Activities* form for each participant.

Instructions:

1. Have participants read the short *Summary* statement.
2. Explain that writing down very specific action steps can help people achieve their goals.
3. Distribute the forms and ask participants to complete them individually.
4. While they are doing this, you should remove any newsprint or blackboards containing material developed during the workshop so that participants do the *Module Postassessment* in the next activity from memory.
5. Conduct a brief discussion if you wish, the emphasis being on developing a real commitment to learning more about this field.

POSTASSESSMENTS

Purpose: To assess possible positive changes in attitudes and/or knowledge as a result of the module experiences by means of two postassessment instruments.

Time: 30 minutes

Materials: Duplicate one copy of the *Preretirement Counseling Inventory: Postassessment* and one copy of the *Module Postassessment* for each participant.

Instructions:

1. Distribute one ...*Inventory: Postassessment* to each participant for completion individually.
2. Collect these when participants are finished for scoring by you.
3. Distribute one *Module Postassessment* to each participant for completion individually.
4. Collect these for scoring when participants are finished, unless participants are to score each other's forms (see No. 7 below).
5. Ask for any final reactions from participants about their experiences and thank them for coming.
6. Score the postassessment forms according to the Evaluation Criteria listed below.
7. If you wish, participants may score each other's *Module Postassessment* forms. Have them refer to the text for answers to No.'s 1 and 2. Answers to No.'s 3 and 4 will have been developed by participants in the workshop.

Evaluation Criteria:

Preretirement Counseling Inventory

Record the posttest scores for each participant in the appropriate column. Subtract the pretest scores from the posttest scores. Record the differences between the two in either the + or - column. If the score is the same, make no mark. Then count the number of + items, - items, and items the same, and record these numbers in the columns to

the far right. Participants should have moved upward (have positive differences) on at least 6 items if the module has reached its anticipated outcomes.

Module Postassessment

Participants should be able to answer all parts of the four items on the postassessment to achieve the objectives for the module successfully.

1. The trends listed should be taken from the ten listed on pp. 8-10 in the module.

2. The reasons listed as to why counseling is an important part of preretirement planning should be taken from those in the module on pp. 11-13.

3. The issues of concern listed should be taken from those developed by workshop participants on their worksheets, pp. 24-27 in the module.

4. The resource listed should be one developed by participants in the workshop from their own locality.

SAMPLE EVALUATION INSTRUMENTS

On the next five pages are two sample instruments, the Module Performance Record and the Evaluation Questionnaire for Staff Development Workshops. You may wish to use these instruments to gather information for evaluating any workshop in which you administer this module, and for making decisions about future workshops. The Module Performance Record (MPR) is a form for tallying participants' achievement of objectives. The Evaluation Questionnaire seeks participants' opinions on four dimensions: (1) perceived value of the workshop; (2) effects of participating in the workshop; (3) role and performance of the coordinator; and (4) recommended improvements in the workshop. As it now stands, the questionnaire should take participants 10-20 minutes to complete. You, as module coordinator, should complete the MPR form based upon the results of the postassessment or other evidence supplied by participants. If you duplicate the Evaluation Questionnaire for participants to complete, we suggest you print it as a four page booklet.

NATIONAL CONSORTIUM ON COMPETENCY-BASED STAFF DEVELOPMENT

MODULE PERFORMANCE RECORD

MODULE TITLE: _____

WORKSHOP DATES: _____

WORKSHOP COORDINATOR(S): _____

_____

Participants' Names (Alphabetically)	OBJECTIVES (Place a check (✓) mark for each objective achieved.)						
	1	2	3	4	5	6	7
1.							
2.							
3.							
4.							
5.							
6.							
7.							
8.							
9.							
10.							
11.							
12.							
13.							
14.							
15.							

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NATIONAL CONSORTIUM ON COMPETENCY-BASED STAFF DEVELOPMENT

EVALUATION QUESTIONNAIRE FOR STAFF DEVELOPMENT WORKSHOPS

Your responses to the brief questions in this booklet will help us evaluate the workshop you just completed and make decisions regarding future workshops. Please take 10-20 minutes to answer honestly and thoughtfully. You need not sign your name, but we do need your help. Please answer each question. Thank you.

Name (Optional) _____ Date _____

Module Title _____

A. General Issues Related to the Workshop

Respond by checking the column (A, B, C, D, or E) of the statement which best expresses your feeling or opinion on each item in the following list. If none of the possible choices precisely represents your view, pick the one that comes closest.

STATEMENTS	Column A: I strongly agree	Column B: I agree	Column C: I disagree	Column D: I strongly disagree	Column E: I don't know. I have no basis for answering.
1. This workshop made a valuable contribution to my professional development.					
2. I acquired no new knowledge during this workshop.					
3. I would not recommend this workshop to anyone else.					
4. I am glad I attended this workshop.					
5. In this workshop, I experienced at least one positive change in my knowledge, attitudes, or skills.					
6. As a result of this workshop, I expect that I will help improve the career guidance program in my work setting.					
7. I experienced at least one negative effect from this workshop.					
8. This module must be improved.					
9. The Coordinator was an asset to this workshop.					
10. The Coordinator was unprepared.					
11. The Coordinator was poorly organized.					
12. The Coordinator was clear and to the point.					
13. The material and activities in this workshop were not helpful.					
14. The material and activities were applicable to my needs.					
15. The material and activities were routine and boring.					
16. The workshop's objectives addressed the training needs that I hoped they would.					

Developed by the National Consortium on Competency-Based Staff Development in cooperation with the American Institutes for Research, under support by the United States Office of Education, Department of Health, Education, and Welfare under Part C of the Vocational Education Act of 1963.

B. Please list and briefly describe up to three major positive changes that you have experienced in your knowledge, attitudes, or skills because of this workshop. Continue on the back of this booklet if necessary. If you did not experience any positive changes, please check the appropriate space.

_____ There were no positive changes.

C. Please list and briefly describe any negative effects you have experienced because of this workshop. Continue on the back of this booklet if necessary. If you did not experience any negative effects, please check the appropriate space.

_____ There were no negative effects.

D. Please list and briefly describe any improvements you anticipate in your career guidance program as a result of this workshop. Continue on the back of this booklet if necessary. If you don't expect any improvements as a result of this workshop, please check the appropriate space.

_____ I don't expect any improvements in my career guidance program as a result of this workshop.

E. Please list and briefly describe any other comments on this workshop, criticisms of it, or suggestions you have for improving it. We are especially interested in your ideas on topics or activities that should receive more or less emphasis. Continue on the back of this page if necessary.

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NATIONAL CONSORTIUM COMPETENCY-BASED STAFF DEVELOPMENT RESOURCES

Modules 1-12 comprise a series on Developing Comprehensive Career Guidance Programs.

1. Career Development Theory
   Barbara Sanderson and Carolyn Helliwell

2. Program Development Model
   Charles Dayton and H. B. Gelatt

3. Assessing Desired Outcomes
   Charles Dayton

4. Assessing Current Status
   Phyllis DuBois

5. Establishing Program Goals
   Charles Dayton

6. Specifying Student Performance Objectives
   Laurie Harrison

7. Selecting Alternative Program Strategies
   H. B. Gelatt

8. Specifying Process Objectives
   Barbara Pletcher

9. Developing Program Staff
   Barbara Pletcher

10. Trying Out Activities and Monitoring Early Implementation Efforts
    Steven M. Jung

11. Conducting Summative Evaluation (Cost-Impact Studies)
    Jean Wolman

12. Communicating Evaluation Results
    Sarah Roberts

The remaining modules address other competencies necessary for providing comprehensive career guidance.

13. Utilizing Strategies for Adult Guidance
    Zandy Leibowitz and Nancy Schlossberg

14. Designing Programs for Adult Guidance
    Zandy Leibowitz and Nancy Schlossberg

15. Providing Life/Career Planning for Women and Girls
    Janice M. Birk

16. Providing Career Guidance for Young Women
    Pamela G. Colby

17. Enhancing Understanding of Students with Physical Disabilities
Susan L. McBain

18. Helping Students Explore Work and Leisure Options
Pamela G. Colby

19. Planning a Career Resource Center
Robert A. Wood, Neal Rogers, and Clella Klinge

20. Developing People Relationship Competencies for Career Resource Center Technicians
Jill Paddick and Dale Dobson

21. Developing Facility Maintenance Competencies for Career Resource Center Technicians
Clarence Johnson

22. Planning Pre-Employment Programs
Joyce Fielding and Marvin Fielding

23. Conducting Job Development Programs
Joyce Fielding and Marvin Fielding

24. Conducting Job Placement Programs
Joyce Fielding and Marvin Fielding

25. Conducting Follow-Up and Follow-Through Programs
Joyce Fielding and Marvin Fielding

26. Imaging Futuristic Career Guidance Goals
Juliet V. Miller, Garry R. Walz, and Libby Benjamin

27. Imaging Futuristic Career Guidance Programs
Juliet V. Miller, Garry R. Walz, and Libby Benjamin

28. Using Change Agent Skills to Manage Career Guidance Program Development
Juliet V. Miller

29. Using Change Agent Skills to Manage Career Guidance Program Implementation
Juliet V. Miller

30. Developing Effective Public Relations
Norman C. Gysbers

31. Developing and Conducting In-Service Programs
Al Stiller

32. Providing Leisure Information in the Career Resource Center
Ron Klein and Robert Swan

33. Developing Career Center Resources for Faculty Use
Marlene Fredricksen and Robert Swan

34. Providing Career Guidance in a Group Setting
Perry Samuels

35. Personalizing Career Guidance Assessment Information Through Group Counseling
Joe Wittmer and Larry C. Loesch

36. Clarifying and Articulating Individual Values and Skills for Career Planning
Jerald R. Forster

37. Helping Parents to Help Adolescents in Career Exploration
Janice M. Birk

38. Helping Young Adults Make the School-to-Work Transition
Sherri Johnson, C. D. Johnson, and Niel Carey

39. Helping the Community Help Students with Career Development
Richard Lutz and Jim Crook

40. Establishing Community-Based Employment Programs
Ellen A. Stewart

41. Designing Career Development Programs for Business and Industry
Zandy Leibowitz and Nancy Schlossberg

42. Developing Coping Skills for Career-Related Changes
Phil Abrego and Lawrence Brammer

43. Helping People with Preretirement Planning--An Introduction
Garry R. Walz, Libby Benjamin, Helen L. Mamarchev, and Beverly Pritchett

44. Counseling Needs of the Older Adult
Patricia Cook and Ellen Stewart

45. Specializing Career Guidance Strategies for Use with Ethnic Minorities
Woodroe M. Parker and Roderick J. McDavis

46. Using Self Awareness and Effective Communication for Helping Ethnic Minorities with Career Guidance
Roderick J. McDavis and Woodroe M. Parker

47. Helping Elementary School Students Develop Decision-Making Skills
Lee Winocur

48. Consulting in the Area of Career Guidance
Tom Quinn

49. Planning Collaborative Career Guidance Projects
Larry C. Loesch and Joe Wittmer

50. Becoming Resource Resourceful
Garry R. Walz, Libby Benjamin, Helen L. Mamarchev, and Beverly Pritchett

51. Making Change Happen: Learning a Systematic Model for Change
Libby Benjamin and Garry R. Walz

52. Making Change Happen: Overcoming Barriers to Change
Libby Benjamin and Garry R. Walz

The National Consortium has also produced a catalog of competency-based programs and lists of desirable competencies for providing comprehensive career guidance.

53. Competency-Based Education for Guidance and Counseling Personnel: A Catalog of Programs and Competencies--Second Edition
Susan L. McBain, Compiler